

[Date]

[Name

Address

City, State Zip Code - *optional if provided elsewhere in the same mailing. Optional to provide plan name here]*

Important: We're Continuing to Offer Your Health Insurance Plan. Please Read This Letter Carefully to Understand Any Changes to Your Plan for 2016.
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Dear Member:

Your health insurance coverage will soon be due for annual renewal. You have the option to renew your current plan or choose a new health insurance plan that will take effect January 1, 2016.

Please read the following information carefully to make sure you understand any changes in your health insurance plan or in what you will pay for 2016, and to decide whether you want to enroll in a different plan for 2016. If you take no action by December 15, 2015, you will be automatically re-enrolled in your current plan.

In 2015, you saved money on your monthly premium payments due to a tax credit. You received a tax credit of \$[dollar amount] per month as of October 2015. You received, or will be receiving, a letter from the Department of Health and Welfare on the amount of your tax credit for 2016. If you do not receive the letter, or if you believe the information in the letter is not correct, please call 1-855-YH-IDAHO (1-855- 944-3246).

If you do not receive the letter and you do not call to check on the status of your tax credit, you may not qualify for a tax credit or help with your out of pocket costs for 2016. If you receive the letter, but the information about your income is incorrect or outdated, the amount of assistance you receive may be incorrect. You must call to provide updated information so that the amount of your tax credit is correct.

Your new premium, which will take effect January 1, 2016, is \$[dollar amount] per month **without the tax credit**. You will pay this amount, minus your 2016 tax credit, for your premium each month.

[Please review the table below for a summary of differences between your 2015 and 2016 plans:

	2015		2016	
Plan Name/Plan ID				
Metal Level				
Annual Deductible	Individual:	Family:	Individual:	Family:
	In-network	Out-of-network	In-network	Out-of-network
Annual Maximum Out of Pocket Amount				
Doctor Office Visits				
In-patient Hospital Stays				
Prescription Drugs				

Please note this is only a summary, and you should review the [enclosed plan materials] or [plan materials we will be mailing separately] or [plan materials online at URL] for detailed information on plan changes. You may also call us at [issuer phone contact] or visit our website at [issuer website] to review all the benefits and coverage information for this plan.]

or

[Please review the enclosed plan materials for information on your 2016 plan, including the annual deductible, co-payments, coinsurance and out of pocket maximums. You may also call us at [issuer phone contact] or visit our website at [issuer website] to review all the benefits and coverage for this plan.]

Selecting a new plan for 2016

You have the option of selecting a new health plan for 2016 during the Open Enrollment period that begins November 1, 2015 and runs through January 31, 2016. The last date to enroll in a new plan with coverage effective January 1, 2016 is December 15, 2015. If you do not select a different plan, you will be automatically re-enrolled in your current plan.

- Your Health Idaho Enrollment – Enroll in a new health plan through Your Health Idaho and continue to receive help paying for your health insurance costs if you qualify. Remember that you must choose a Silver level plan to qualify for help paying out-of-pocket costs like deductibles or co-pays. Your Health Idaho will also check if you or your family members qualify for Medicaid or the Children's Health Insurance Program (CHIP). You may also enroll in coverage through Your

Health Idaho using a certified insurance agent or broker. Remember that if you receive a tax credit to help pay for your health insurance, you must report changes in your income and household size during the year to Your Health Idaho. If you do not report changes, you could owe money when you file your income tax return because your tax credit was based on outdated information.

- Enrollment outside Your Health Idaho – Enroll directly in a new health plan with an insurance company during open enrollment, with the assistance of an insurance agent or broker, if desired. Remember that if you enroll directly and you or your agent does not go through Your Health Idaho, you will not be able to receive federal assistance in paying for premiums or out-of-pocket costs.

Important Issues to keep in mind.

Whether you decide to keep your current plan or choose a new plan, call us or visit our website to make sure your doctor or other health care providers will be in the plan network next year. Also check to make sure any prescription medications you or family members take will be covered.

Questions?

- Call [issuer name and contact information and hours of operation] or visit [issuer website] if you have questions about your health insurance plan.
- Visit yourhealthidaho.org or call 1-855-944-3246 (TTY: 1-800-952-8349) for information on enrolling through Your Health Idaho, how to find help near you, or on eligibility for a tax credit and help with out of pocket costs.
- Contact your health insurance agent or broker.

Getting Help in Other Languages

Spanish (Español): Para obtener asistencia en Español, llame al [issuer name and contact information and hours of operation].